Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
SOUTHERN DISTRICT OF NEW YORK, MANHATTAN DIVISION	_	
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Sonia		Amancio
	your government-issued	First name		First name
	picture identification (for example, your driver's			Pinales
	license or passport).	Middle name	_	Middle name
	Bring your picture	_ Drikman		Martinez
	identification to your meetin with the trustee.	Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or			
	maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6797		xxx-xx-4272

Debtor 1 Debtor 2

Drikman, Sonia & Martinez, Amancio Pinales

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		2138 Wallace Ave Apt 666 Bronx, NY 10462-2556	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Bronx	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Debtor 2

Drikman, Sonia & Martinez, Amancio Pinales

Case number (if known)

Par	Tell the Court About	our B	ankruptcy Ca	e				
7.	The chapter of the Bankruptcy Code you are				each, see Notice Required by 13 and check the appropriate box.	U.S.C. § 342(b) for Individuals Filing for Bankruptcy	(Form	
	choosing to file under	■ Chapter 7						
		□с	hapter 11					
		□с	hapter 12					
			hapter 13					
			·					
8.	How you will pay the fee		about how you	ı may pay. Typica y is submitting yo	ally, if you are paying the fee yours	with the clerk's office in your local court for more deta self, you may pay with cash, cashier's check, or mone attorney may pay with a credit card or check with a		
				the fee in insta		, sign and attach the Application for Individuals to Pay	/ The	
			not required to your family size	, waive your fee, e and you are un	and may do so only if your incom	only if you are filing for Chapter 7. By law, a judge may e is less than 150% of the official poverty line that app). If you choose this option, you must fill out the <i>Appli</i> and file it with your petition.	lies to	
9.	Have you filed for bankruptcy within the last 8 years?	■ No						
	.,		District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being filed by	■ No)					
	a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	9S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□ No	Go to I	ne 12.				
	residence?				ed an eviction judgment against v	ou and do you want to stay in your residence?		
		■ Ye	es.	No. Go to line 12	, , ,	,,,,,,,		
				Yes. Fill out <i>Initia</i> bankruptcy petiti		udgment Against You (Form 101A) and file it with this	i	

Dobtor 1		Pg 4 of 56			
Debtor 1 Debtor 2	Drikman, Sonia & Martinez, Amancio Pinales		Case nu	ımber (if kno	own)

Par	Report About Any Bus	sinesses \	ou Own	s a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	art 4.	
		☐ Yes.	Name	and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach it		Numb	r, Street, City, State & ZIP Code	
	to this petition.		Chec	the appropriate box to describe your b	
				Health Care Business (as defined in 1	1 U.S.C. § 101(27A))
				Single Asset Real Estate (as defined i	n 11 U.S.C. § 101(51B))
				Stockbroker (as defined in 11 U.S.C. §	(3 101(53A))
				Commodity Broker (as defined in 11 U	.S.C. § 101(6))
				None of the above	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can see deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow to U.S.C. 1116(1)(B).				or, you must attach your most recent balance sheet, statement of	
	For a definition of small	■ No.	I am	t filing under Chapter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am t Code	ng under Chapter 11, but I am NOT a	small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am t	ng under Chapter 11 and I am a smal	business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	Hazardo	s Property or Any Property That Ne	eds Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat of				
	imminent and identifiable hazard to public health or	— 100.	What is	e hazard?	
	safety? Or do you own any property that needs immediate attention?			ate attention is hy is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	he property?	
					, State & Zip Code

Debtor 1 Debtor 2

Part 5:

Drikman, Sonia & Martinez, Amancio Pinales

Case number (if known)

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Explain Your Efforts to Receive a Briefing About Credit Counseling

About Debtor 1:

You must check one:

I received a briefing from an apr

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor	1	
Dobtor	2	

Drikman, Sonia & Martinez, Amancio Pinales

Case number (if known)

16.	What kind of debts do	16a.		your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C.§ 101(8) as "incurred by an			
	you have?		individual primarily for a person	al, family, or househol	d purpose."		
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily bus for a business or investment or				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe	e that are not consume	er debts or busir	ness debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7	'. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do paid that funds will be available				are
	administrative expenses		■ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25,001-50,000	
	you estimate that you owe?	□ 50-99		5001-10,000		50,001-100,000	
	owe?	☐ 100-19 ☐ 200-99		□ 10,001-25,0	00	☐ More than100,000	
19.	How much do you	S \$0 - \$5		<u></u> \$1,000,001		☐ \$500,000,001 - \$1 billion	
	estimate your assets to be worth?	<u> </u>		□ \$10,000,001			
		☐ \$100,001 - \$500,000 ☐ \$500,001 - \$1 million		□ \$100,000,001 □ \$100,000,000			
20.	How much do you	□ \$0 - \$9		<u></u> \$1,000,001 -		☐ \$500,000,001 - \$1 billion	
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001			
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 □ \$100,000,000			
Part	:7: Sign Below						
For	you	I have exa	amined this petition, and I declar	e under penalty of perj	jury that the info	ormation provided is true and correct.	
							United
			ney represents me and I did not ined and read the notice require			any exempt property is excluded and administrative expenses are ed creditors? 25,001-50,000	
		I request	relief in accordance with the ch	apter of title 11, Unite	ed States Code,	, specified in this petition.	
		case can	and making a false statement, co result in fines up to \$250,000, o a Drikman	oncealing property, or or imprisonment for up	to 20 years, or I	both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	uptcy
		Sonia D			Amancio P	inales Martinez	
		Executed	on August 19, 2016 MM / DD / YYYY		Executed on	August 19, 2016 MM / DD / YYYYY	

Dobtor 1		Pg 7 of 56
Debtor 1 Debtor 2 Drikman ,	Sonia & Martinez, Amancio Pinales	Case number (if known)
For your attorney, if y represented by one	,	n this petition, declare that I have informed the debtor(s) about eligibility ed States Code, and have explained the relief available under each chap
If you are not represe	, ,	we delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) at I have no knowledge after an inquiry that the information in the sched

an attorney, you do not need to file this page.

to proceed under ter for which the and, in a case in les filed with the

/s/ Irene Costello	Date	August 19, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Irene Costello		
Printed name		
Shipkevich Law		
Firm name		
65 Broadway # 508		
New York, NY 10006-2538		
Number, Street, City, State & ZIP Code		
Contact phone	Email address	icostello@shipkevich.com
		<u></u>
Bar number & State		

Certificate Number: 00134-NYS-CC-027859269



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>August 4, 2016</u>, at 2:30 o'clock <u>PM EDT</u>, <u>Sonia Drikman</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Southern District of New York</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 4, 2016 By: /s/John Sunderland

Name: John Sunderland

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00134-NYS-CC-027859293



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>August 4, 2016</u>, at <u>2:35</u> o'clock <u>PM EDT</u>, <u>Amancio Martinez</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Southern District of New York</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 4, 2016 By: /s/Liticia Johnson

Name: Liticia Johnson

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Fill in this inform	mation to identify your	case:			
Debtor 1	Sonia Drikman				
	First Name	Middle Name	Last Name		
Debtor 2	Amancio Pinales	Martinez			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF NEW YORK, MANHATTAN		
Case number				☐ Check if th	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	11: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,891.36
	1c. Copy line 63, Total of all property on Schedule A/B	\$	1,891.36
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	44,947.90
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e &chedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j &chedule E/F	\$	63,464.52
	Your total liabilities	\$	108,412.42
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	3,100.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,038.76
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your or	ther schedu	ules.
	■ Yes		

- 7. What kind of debt do you have?
 - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.

Debtor 1	Drikman, Sonia & Martinez, Amancio	Pg 11 01 56
Debtor 2	Pinales	Case number (if known)

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the** Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 163.68

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

F	on to identify your	case and this filing:		
•	Sonia Drikman			
Debtor 2	First Name Amancio Pinales	Middle Name Last Name		
_	First Name	Middle Name Last Name		
United States Bankru	iptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK, MANHATTAN DI	VISION	
Case number				☐ Check if this is an amended filing
				ŭ
Official Form	ı 106A/B			
Schedule /	A/B: Pror	perty		12/15
think it fits best. Be as information. If more spa Answer every question.	complete and accura ace is needed, attach	e items. List an asset only once. If an asset fits in more than one te as possible. If two married people are filing together, both are a separate sheet to this form. On the top of any additional pages	equally responsible for sup	plying correct
Part 1: Describe Each	n Residence, Building	g, Land, or Other Real Estate You Own or Have an Interest In		
Do you own or have	any legal or equitable	e interest in any residence, building, land, or similar property?		
No. Go to Part 2.				
☐ Yes. Where is the	property?			
Part 2: Describe Your	r Vehicles			
3. Cars, vans, trucks ☐ No ☐ Yes	s, tractors, sport uti	ility vehicles, motorcycles		
3.1 Make: Ran		Who has an interest in the property? Check one	Do not deduct secured cla the amount of any secure	d claims on Schedule D:
Model: Pro	master City		Creditors Who Have Clair	
Approximate mile		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
Other information	n:	☐ At least one of the debtors and another		
		Check if this is community property (see instructions)	\$15,000.00	\$0.00
Examples: Boats, tra No Yes Add the dollar va you have attache	ailers, motors, perso lue of the portion y d for Part 2. Write t	TVs and other recreational vehicles, other vehicles, and a mal watercraft, fishing vessels, snowmobiles, motorcycle access you own for all of your entries from Part 2, including any enthat number hereehold Items able interest in any of the following items?	entries for pages	\$0.00 Current value of the portion you own? Do not deduct secured claims or exemptions.

□ No

Official Form 106A/B Schedule A/B: Property page 1

16-12390-scc Doc 1 Filed 08/19/16 Entered 08/19/16 15:41:55 Main Document Pa 13 of 56 Debtor 1 Drikman, Sonia & Martinez, Amancio Pinales Case number (if known) Debtor 2 Yes. Describe..... \$805.00 Miscellaneous household items 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... Miscellaneous electronics \$1,625.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ■ No ☐ Yes. Describe..... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for \$2,430.00 Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

■ No

☐ Yes.....

Filed 08/19/16 16-12390-scc Doc 1 Entered 08/19/16 15:41:55 Main Document Pa 14 of 56 Debtor 1 Drikman, Sonia & Martinez, Amancio Pinales Case number (if known) Debtor 2 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16-12390-scc Doc 1 Filed 08/19/16 Entered 08/19/16 15:41:55 Main Document Pa 15 of 56 Debtor 1 Drikman, Sonia & Martinez, Amancio Pinales Case number (if known) Debtor 2 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No \square Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim........ 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ☐ No Yes. Give specific information.. Capital One checking account ending in 6218 \$-538.64 Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for \$-538.64 Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7.

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Go to line 47.

Debt	tor 1	10 01 30		
Debt	Drikman Cania 9 Martinas Amanaia Dinalaa		Case number (if known)	
Part '	7: Describe All Property You Own or Have an Interest in That You	Did Not List Above		
	Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership			
	No			
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$0.00		
57.	Part 3: Total personal and household items, line 15	\$2,430.00		
58.	Part 4: Total financial assets, line 36	\$-538.64		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$1,891.36	Copy personal property total	\$1,891.36
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$1,891.36

Official Form 106A/B Schedule A/B: Property page 5

			P0	<u> 17 of 56</u>				
Fill	l in this inform	ation to identify your	case:					
De	btor 1	Sonia Drikman						
		First Name	Middle Name	Last Name	- }			
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name	-			
Un	ited States Ban	kruptcy Court for the:	SOUTHERN DISTRICT OF DIVISION	NEW YORK, MANHATTAN	_			
	se number nown)				☐ Check if this is an amended filing			
	fficial For		anarty Vau Cla	im as Evampt				
20	Shedule	e C: The Pro	operty You Cla	ım as Exempt	4/16			
orop out a	perty you listed o	on Schedule A/B: Prope	erty (Official Form 106A/B) as yo	our source, list the property that you clai	supplying correct information. Using the m as exempt. If more space is needed, fill ages, write your name and case number (if			
spe app und o a	cific dollar am licable statuto ds—may be ur	ount as exempt. Alterr ry limit. Some exempt ilimited in dollar amou lar amount and the val	natively, you may claim the fu ions—such as those for healt int. However, if you claim an o	th aids, rights to receive certain ben	peing exempted up to the amount of any efits, and tax-exempt retirement lue under a law that limits the exemption			
Pa	rt 1: Identify	the Property You Cla	im as Exempt					
1.	Which set of	exemptions are you cl	aiming? Check one only, even	if your spouse is filing with you.				
	■ You are clai	ming state and federal r	nonbankruptcy exemptions. 11	U.S.C. § 522(b)(3)				
	☐ You are clai	ming federal exemptions	s. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
		on of the property and line	e on Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
			Copy the value from Schedule A/B	Check only one box for each exemption.				
De	btor 1 Exem				NV O' Book to see In the			
	Line from Sche	ous household item	\$805.00	o	N.Y. Civ. Prac. Law and Rules — § 5205(a)(5)			
				■ 100% of fair market value, up to any applicable statutory limit)			
	Miscellaneo	ous electronics	\$1,625.00		N.Y. Civ. Prac. Law and Rules — § 5205(a)(5)			
	Line nom Sche	edule AVB. T. I		100% of fair market value, up to any applicable statutory limit				
3.			nption of more than \$160,375 every 3 years after that for case	? s filed on or after the date of adjustmer	nt.)			
	_	you acquire the property	covered by the exemption within	n 1,215 days before you filed this case?	?			

No

Yes

				9	_			
Fill	in this	informa	tion to identify your c	ase:				
Deb	otor 1							
200	3101 1		First Name	Middle Name	-	Last Name)	
Deb	otor 2		Amancio Pinales	Martinez				
(Spo	use if, filin	ng)	First Name	Middle Name	I	Last Name		
Unit	ted Stat	tes Bank	cruptcy Court for the:	SOUTHERN DISTRICT OF I	NEW	YORK, MANHATTAN		
Cas	se numb	ner					1	
	nown)							Check if this is an amended filing
Of	ficial	For	m 106C					
Sc	chec	dule	C: The Pro	perty You Cla	im	as Exempt		4/16
prop	erty you and attac	ı listed oı	n Schedule A/B: Propei	rty (Official Form 106A/B) as yo	ur so	r, both are equally responsible for sup urce, list the property that you claim as ary. On the top of any additional pages	exempt. If	more space is needed, fill
to a appl	particu licable s	ilar dolla statutor		ue of the property is determine		ption of 100% of fair market value uo exceed that amount, your exemp		
1.	Which	set of e	xemptions are you cla	aiming? Check one only, even	if you	ır spouse is filing with you.		
	■ You	are clain	ning state and federal no	onbankruptcy exemptions. 11	J.S.C	C. § 522(b)(3)		
	☐ You	are clain	ning federal exemptions	. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
			n of the property and line at lists this property	on Current value of the portion you own	Am	ount of the exemption you claim	Specific la	aws that allow exemption
				Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
Del	btor 2	Exemp	<u>otions</u>					
		escription						
	Line fro	om Scne	dule A/B.			100% of fair market value, up to any applicable statutory limit		
				option of more than \$160,375				
	` '	•	stment on 4/01/19 and e	every 3 years after that for case	s tiled	d on or after the date of adjustment.)		
	■ No	0						
	☐ Ye	es. Did y	ou acquire the property	covered by the exemption within	า 1,21	5 days before you filed this case?		
] No						
] Yes						

		PU 19 01 50			
Fill in this inform	mation to identify you	r case:			
Debtor 1	Sonia Drikman	Middle News		. ļ	
Debtor 2	First Name Amancio Pinale	Middle Name Last Name			
(Spouse if, filing)	First Name	Middle Name Last Name		•	
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK, MADIVISION	NHATTAN		
Case number					
(if known)				-	if this is an led filing
Official Forr	m 106D				
Schedule	D: Creditors	Who Have Claims Secured	d by Propert	У	12/15
		if two married people are filing together, both are equ t, number the entries, and attach it to this form. On th			
1. Do any creditors	s have claims secured by	your property?			
☐ No. Checl	k this box and submit th	is form to the court with your other schedules. You	have nothing else to re	port on this form.	
Yes. Fill ir	n all of the information b	elow.			
Part 1: List A	II Secured Claims				
for each claim. If n	nore than one creditor has	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor 's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Ally Bank Creditor's Nam		Describe the property that secures the claim:	\$30,647.90	\$15,000.00	\$15,647.90
	Processing 9001951 e, KY	As of the date you file, the claim is: Check all that apply. Contingent			
	et, City, State & Zip Code	☐ Unliquidated			
Who owes the de	ebt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as mortgage or sec car loan)	eured		
■ Debtor 1 and D	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of	the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this c community de		Other (including a right to offset)			
Date debt was inc	eurred	Last 4 digits of account number 4415			
2.2 BMW Fin Creditor's Nam	ancial Services	Describe the property that secures the claim:	\$14,300.00	\$0.00	\$14,300.00
Hilliard, (ton Pkwy OH 43026-7456 et, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Who owes the de	ebt? Check one.	Nature of lien. Check all that apply.			
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as mortgage or sec car loan)	eured		
■ Debtor 1 and D	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
	the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this c community de		Other (including a right to offset)			
Date debt was inc	urred	Last 4 digits of account number 3785			

Official Form 106D

Debtor 1	Sonia Drikman			Case number (if know)	
	First Name	Middle Name	Last Name		
Debtor 2	Amancio Pinales	Martinez			
	First Name	Middle Name	Last Name		
					-
Add the do	ollar value of your entrie	es in Column A on this pa	age. Write that number here:	\$44,947.90	
	e last page of your forn number here:	n, add the dollar value tot	als from all pages.	\$44,947.90]

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Pa 21 of 56			
Fill in this inforn	nation to identify your o	case:				
Debtor 1	Sonia Drikman					
Debior 1	First Name	Middle Name	Last Name			
Debtor 2	Amancio Pinales	Martinez				
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	nkruptcy Court for the:	SOUTHERN DIST	TRICT OF NEW YORK, MA	ANHATTAN		
Case number (if known)					☐ Check if this amended filir	
	/F: Creditors W		secured Claims			2/15
any executory cont Schedule G: Execu D: Creditors Who H the Continuation Pa case number (if kno	racts or unexpired leases tory Contracts and Unexp lave Claims Secured by Pr age to this page. If you have	that could result in a ired Leases (Official F operty. If more space ve no information to r	claim. Also list executory c Form 106G). Do not include a is needed, copy the Part yo	ontracts on Schedule A/I any creditors with partial u need, fill it out, numbe	ONPRIORITY claims. List the o :: Property (Official Form 106A y secured claims that are listed the entries in the boxes on the additional pages, write your n	/B) and on d in Schedule e left. Attach
	ors have priority unsecure		?			
■ No. Go to P	art 2					
Yes.	uit z.					
	II of Your NONPRIORIT	Y Unsecured Claim	c			
Yes. 4. List all of your unsecured clair than one credit	nonpriority unsecured cla	aims in the alphabetio / for each claim. For ea	ich claim listed, identify what t	holds each claim. If a cre	ditor has more than one nonprior claims already included in Part 1 d claims fill out the Continuation f	1. If more
2.					Total claim	1
4.4		Last	4 dimita of account number	4000		
4.1 Amex Nonpriority	/ Creditor's Name	Last	4 digits of account number	1063	\$	10,190.00
Corresp PO Box	oondence x 981540	Wher	was the debt incurred?	2007-10		
Number S	treet City State Zlp Code rred the debt? Check one.	As of	the date you file, the claim	s: Check all that apply		
■ Debtor	1 only	□ co	ontingent			
☐ Debtor	2 only	□ Ur	nliquidated			
☐ Debtor	1 and Debtor 2 only	☐ Di	sputed			
☐ At leas	t one of the debtors and and	other Type	of NONPRIORITY unsecure	d claim:		
☐ Check	if this claim is for a comr	nunity 🗖 St	udent loans			
debt			oligations arising out of a sepa	ration agreement or divorc	e that you did not	
_	m subject to offset?	•	as priority claims			
■ No		□ De	ebts to pension or profit-sharin	g plans, and other similar	ebts	
☐ Yes		■ Of	ther. Specify			

Debto Debto		icio Pinales	Case number (f know)	
4.2	Amex	Last 4 digits of account number	3853	\$10,190.00
	Nonpriority Creditor's Name Correspondence PO Box 981540 El Paso, TX 79998-1540	When was the debt incurred?	2014-03	V 103100
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify	g plans, and other similar debts	
4.3	Bank of America Nonpriority Creditor's Name	Last 4 digits of account number	4080	\$5,448.00
	NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012	When was the debt incurred?	2014-09	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify	g plans, and other similar debts	
		· · <u></u>		
4.4	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	2642	\$9,941.00
	PO Box 30285 Salt Lake City, UT 84130-0285	When was the debt incurred?	2013-10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other Specify		

Canital One	Last 4 digits of account number	6202	¢4 427 00
Capital One Nonpriority Creditor's Name	Last 4 digits of account number	6392	\$1,437.00
, ,	When was the debt incurred?	2006-11	
PO Box 30285			
Salt Lake City, UT 84130-0285 Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
lebt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐Yes	Other. Specify		
Capital One	Last 4 digits of account number	7781	\$1,215.00
Nonpriority Creditor's Name	When was the debt incurred?	2014-09	
PO Box 30285	When was the dest mounted.	2014-03	
Salt Lake City, UT 84130-0285			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	O continuent		
■ Debtor 2 only	☐ Contingent ☐ Unliquidated		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a sepa	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	ng plans, and other similar debts	
Yes	Other. Specify		
Capital One	Last 4 digits of account number	8737	\$867.00
Nonpriority Creditor's Name	When was the debt incurred?	2045.00	
PO Box 30285 Salt Lake City, UT 84130-0285	when was the debt incurred?	2015-06	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?		aration agreement or divorce that you did not	
<u> </u>	report as priority claims Debts to pension or profit-sharin	on plane, and other similar debts	
	<u>_</u>	א איניים, מווע טעופו אווווומו עבטנא	
■ No □ Yes	Debts to pension or profit-snarin Other Specify	g pians, and other similar debts	

Debto	Drikman, Sonia & Martinez, Amar	ncio Pinales	Case number (f know)	
4.8	Capital One	Last 4 digits of account number	9450	\$781.00
	Nonpriority Creditor's Name PO Box 30285	When was the debt incurred?	2015-11	
	Salt Lake City, UT 84130-0285 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.9	Chase Card Services Nonpriority Creditor's Name	Last 4 digits of account number	8810	\$3,161.00
	Attn: Correspondence Dept PO Box 15298	When was the debt incurred?	2015-04	
	Wilmington, DE 19850-5298 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.10	Chase Card Services	Last 4 digits of account number	2182	\$839.00
	Nonpriority Creditor's Name Attn: Correspondence Dept PO Box 15298	When was the debt incurred?	2015-04	
	Wilmington, DE 19850-5298 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	adion agreement of divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		

4.11	Citibank Nonpriority Creditor's Name	Last 4 digits of account number	4386	\$3,726.00		
	Citicorp Cr Srvs/Centralized Bankruptcy PO Box 790040S	When was the debt incurred?	2014-06			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify				
4.12	Comenitycb/alphaeonvis	Last 4 digits of account number	0875	\$3,786.00		
	Nonpriority Creditor's Name Comenity Bank PO Box 182125	When was the debt incurred?	2015-12	· · · · · · · · · · · · · · · · · · ·		
	Columbus, OH 43218-2125 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	S. Check an that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	☐Yes	Other. Specify				
4.13	Lending Club Corp Nonpriority Creditor's Name	Last 4 digits of account number	1483	\$11,263.00		
	Nonpholity Creditor's Name	When was the debt incurred?	2015-09-11			
	71 Stevenson St Ste 300 San Francisco, CA 94105-2985					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	At least one of the debtors and another Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt		aration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	□Yes	Other Specify				

Debtor Debtor		ancio Pinales	Case number (f know)	
4.14	Synchrony Bank	Last 4 digits of account num	nber	\$620.52
	Nonpriority Creditor's Name ATTN: Bankruptcy	When was the debt incurred	?	
	PO Box 103104 Roswell, GA 30076-9104			
	Number Street City State Zlp Code	As of the date you file, the c	laim is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	cured claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-s	sharing plans, and other similar debts	
	Yes	Other. Specify		
Part 3:	List Others to Be Notified About a De	bt That You Already Listed		
is tryi	ng to collect from you for a debt you owe to s	omeone else, list the original credit at you listed in Parts 1 or 2, list the	hat you already listed in Parts 1 or 2. For example, if a collecti or in Parts 1 or 2, then list the collection agency here. Similarl additional creditors here. If you do not have additional persor	ly, if you
Name a	nd Address	On which entry in Part 1 or Part 2 die	, _	
Amex		Line 4.1 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
_	ox 297871 .auderdale, FL 33329-7871		■ Part 2: Creditors with Nonpriority Unsecured Claims	
IOIL	adderdale, i L 33323-707 i	Last 4 digits of account number	1063	
Name a	nd Address	On which entry in Part 1 or Part 2 did	d you list the original creditor?	
Amex		Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
_	ox 297871		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Fort L	.auderdale, FL 33329-7871	Last 4 digits of account number	3853	
Nama a	nd Address	On which entry in Part 1 or Part 2 die	Creatibe a crisinal arealists	
	Amer	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
	ox 982238	Line in (one one).	Part 2: Creditors with Nonpriority Unsecured Claims	
El Pa	so, TX 79998-2238	Lost 4 digits of account number		
		Last 4 digits of account number	4080	
	nd Address	On which entry in Part 1 or Part 2 did	· _ ·	
-	al One Bank USA N Capital One Dr	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	nond, VA 23238-1119		■ Part 2: Creditors with Nonpriority Unsecured Claims	
		Last 4 digits of account number	2642	
	nd Address	On which entry in Part 1 or Part 2 die	· _ ·	
•	al One Bank USA N Capital One Dr	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	nond, VA 23238-1119		Part 2: Creditors with Nonpriority Unsecured Claims	
	,	Last 4 digits of account number	6392	
Name a	nd Address	On which entry in Part 1 or Part 2 did	d you list the original creditor?	
•	al One Bank USA N	Line 4.6 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
	Capital One Dr nond, VA 23238-1119		■ Part 2: Creditors with Nonpriority Unsecured Claims	
MICHI	nonu, va 2020-i i i 3	Last 4 digits of account number	7781	
Name a	nd Address	On which entry in Part 1 or Part 2 die	d you list the original creditor?	
	al One Bank USA N	Line 4.7 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
	Capital One Dr		■ Part 2: Creditors with Nonpriority Unsecured Claims	
KICHI	nond, VA 23238-1119	Last 4 digits of account number	8737	

Debtor 1 Debtor 2 Drikman, Sonia & Martinez, Ar	nancio Pinales	Case number (f know)		
Name and Address Capital One Bank USA N 15000 Capital One Dr	On which entry in Part 1 or Part 2 di Line 4.8 of (<i>Check one</i>):	lid you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims		
Richmond, VA 23238-1119	Last 4 digits of account number	9450		
Name and Address Chase Card PO Box 15298 Wilmington, DE 19850-5298	On which entry in Part 1 or Part 2 di Line 4.9 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims		
,	Last 4 digits of account number	8810		
Name and Address Chase Card PO Box 15298 Wilmington, DE 19850-5298	On which entry in Part 1 or Part 2 di Line 4.10 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 2182		
Name and Address Citi PO Box 6241 Sioux Falls, SD 57117-6241	On which entry in Part 1 or Part 2 di Line 4.11 of (Check one): Last 4 digits of account number	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 4386		
Name and Address Comenitycb/alphaeonvis PO Box 182120 Columbus, OH 43218-2120	On which entry in Part 1 or Part 2 di Line 4.12 of (<i>Check one</i>): Last 4 digits of account number	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 0875		
Name and Address First Source Advantage 205 Bryant Woods S Amherst, NY 14228-3609	On which entry in Part 1 or Part 2 di Line 4.2 of (Check one):	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 3853		
Name and Address Lending Club Corp 71 Stevenson St Ste 300 San Francisco, CA 94105-2985	On which entry in Part 1 or Part 2 di Line 4.13 of (Check one): Last 4 digits of account number	d you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims 1483		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				•	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
Total claims	6f.	Student loans	6f.	\$	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	63,464.52
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	63,464.52

Fill in this informa						
Debtor 1	Sonia Drikman					
	First Name	Middle Name	Last Name		l	
Debtor 2	Amancio Pinales	Martinez				
(Spouse if, filing)	First Name	Middle Name	Last Name			
	kruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF NEW YORK, MANHATTA	N .		
Case number						Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 BMW Financial Services
5550 Britton Pkwy
Hilliard, OH 43026-7456

State what the contract or lease is for
2015 BMW 328i with 28,000 miles on it.

			Pa 29 of 56		
Fill in this infor	rmation to identify your	case:			
Debtor 1	Sonia Drikman				
	First Name	Middle Name	Last Name		
Debtor 2	Amancio Pinales				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	SOUTHERN DISTRIC	CT OF NEW YORK, MANH	ATTAN	
Case number (if known)					☐ Check if this is an amended filing
Official Fo	orm 106H				
Schedule	H: Your Cod	ebtors			12/15
1. Do you h No Yes 2. Within th	known). Answer every on the any codebtors? (If you have any codebtors? (If you have you he last 8 years, have you	question. you are filing a joint case, lived in a community p	do not list either spouse as	a codebtor. ? (Community property state	nal Pages, write your name and
3. In Column line 2 agair	your spouse, former spou- 1, list all of your codebton as a codebtor only if the	ors. Do not include you at person is a guaranto	r spouse as a codebtor if or or cosigner. Make sure	you have listed the credite	you. List the person shown in or on Schedule D (Official Form
106D), Sch Column 2.	edule E/F (Official Form	106E/F), or Schedule G	(Official Form 106G). Us	e Schedule D, Schedule E/l	F, or Schedule G to fill out
	mn 1: Your codebtor Number, Street, City, State and Z	IP Code		Column 2: The creditor Check all schedules that	r to whom you owe the debt at apply:
Number City		State	ZIP Code	_ □ Schedule D, line □ Schedule E/F, line □ Schedule G, line □	
——————————————————————————————————————		State	ZIF Code		
3.2 Name				☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐	
Numbe City	er Street	State	ZIP Code	_	

Fill	in this information to	identify your cas	se:					
	otor 1	Sonia Drikma						
	otor 2 ouse, if filing)	Amancio Pin	ales Martinez					
Uni	ted States Bankrupto	cy Court for the:	SOUTHERN DISTRIC					
	se number nown)			-		• • • • • • • • • • • • • • • • • • • •		hapter 13
0	fficial Form	106I				MM / DD/ Y	YYY	
S	chedule I: \	our Inco	me					12/15
spo atta	use. If you are sepa ch a separate sheet	to this form. Or	spouse is not filing wit	h you, do not inclu nal pages, write yo	de information	about your spou ase number (if kn	de information about yo se. If more space is nec own). Answer every qu	eded,
	information.	•		Debtor 1			2 or non-filing spouse	
	If you have more th attach a separate p		Employment status	■ Employed			■ Employed	
	information about a employers.	additional	Occupation	☐ Not employed		☐ Not e	mployed	
	Include part-time, s self-employed work		Employer's name	M Power Wind	low Tint Wra	p M Pow	er Window Tint Wraj	o
	Occupation may in homemaker, if it ap		Employer's address	141 Saw Mill F Elmsford, NY			w Mill River Rd rd, NY 10523-1918	
			How long employed th	nere? 8 mor	nths		0 months	
Pai	t 2: Give Deta	ails About Mont	hly Income					
	mate monthly incor ss you are separated		e you file this form. If y	ou have nothing to re	eport for any line	, write \$0 in the spa	ace. Include your non-filin	g spouse
	u or your non-filing sp ce, attach a separate			oine the information	for all employers	for that person on	the lines below. If you ne	ed more
						For Debtor 1	For Debtor 2 or non-filing spouse	
2.			, and commissions (be culate what the monthly v		2. \$	1,550.00	\$1,550.00	
3.	Estimate and list	monthly overtin	ne pay.		3. +\$	0.00	+\$0.00	
4.	Calculate gross Ir	ncome. Add line	2 + line 3.		4. \$	1,550.00	\$1,550.00	

Official Form 106I Schedule I: Your Income page 1

5a. Tax, Medicare, and Social Security deductions 5a. \$ 0.00 \$ 0.05	
5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement fund loans 5c. Voluntary contributions 5c. Voluntary voluntary 5c. Voluntary contributions 5c. Voluntary contributions 5c. Voluntary contributions 5c. Voluntary contributions 5c. Voluntary voluntary 5c. Voluntary contributions 5c. Voluntary voluntary contributions 5c. Voluntary contributions 5c. Voluntary volunt	
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5b. Mandatory contributions for retirement plans 5c. \$ 0.00	
5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. Required repayments of retirement fund loans 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. Union dues 5h. Other deductions. Specify: 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$0.00 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,550.00 \$1,550. 8a. Net income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8h. Other monthly income. Add line 7 + line 9. Add all other income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	.00
5d. Required repayments of retirement fund loans 5e. Insurance 5e. Insurance 5f. Domestic support obligations 5f. \$ 0.00 \$ 0.0 5g. Union dues 5g. Union dues 5g. Union dues 5g. \$ 0.00 \$ 0.0 5h. Other deductions. Specify: 5h. \$ 0.00 \$ 0.0 5h. Other deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 \$ 0.0 5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 \$ 0.0 5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 \$ 0.0 5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 \$ 0.0 5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 \$ 0.0 5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 \$ 0.0 5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 \$ 0.0 5h. Add the income regularly received: 8a. Net income regularly received: 8a. Net income regularly received: 8a. Net income from rental property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive linclude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ 0.0 8d. Unemployment compensation 8d. \$ 0.00 \$ 0.0 8e. Social Security 8e. \$ 0.00 \$ 0.0 8f. Other government assistance that you regularly receive linclude cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$ 0.00 \$ 0.0 8h. Other monthly income. Specify: 8h. \$ 0.00 \$ 0.0 9h. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ 0.0 9h. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	.00
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Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and	3,100.00
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and	3,100.00
other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Con	3,100.00
13. Do you expect an increase or decrease within the year after you file this form? ■ No. □ Yes. Explain:	nthly income

Official Form 106I Schedule I: Your Income page 2

Fill i	n this informa	ation to identify yo	ur case:			l		
Debt	or 1	Sonia Drikm	an			Che	ck if this is:	
		Soliia Di Kili	ali				An amended filing	
Debt	or 2	Amancio Pir	ales Ma	rtinez				ving postpetition chapter 13
(Spo	use, if filing)				_		expenses as of the	following date:
Unite	ed States Bank	ruptcy Court for the:		HERN DISTRICT OF NEW ATTAN DIVISION	YORK,		MM / DD / YYYY	
Case	e number							
(If kn	own)							
Of	ficial Fo	rm 106J						
Sc	hedule	J: Your E	Exper	ises				12/1
info	rmation. If m nown). Answ	ore space is need wer every question	eded, attao	If two married people are ch another sheet to this fo				
Part 1.	1: Desci	ribe Your House	hold					
١.	□ No. Go to							
	_							
	■ Yes. Doe	es Debtor 2 live in	n a separa	ate nousenoia?				
	■ N		t file Offici	ial Form 106J-2, <i>Expenses</i> i	for Separate Housel	noldof Debto	or 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□No
	dependents	names.						☐ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes ☐ No
								☐ No☐ Yes
3.	Do your exp	penses include		l _{No}				Li Tes
	expenses o	f people other th	nan ∟	l Yes				
	yourself an	d your depender	nts? └	1 165				
expe	mate your ex	nate Your Ongoir xpenses as of yo a date after the b	ur bankrı	y Expenses uptcy filing date unless yo y is filed. If this is a suppl	ou are using this for emental Schedule	rm as a sup /, check the	pplement in a Chap box at the top of t	ter 13 case to report he form and fill in the
valu		sistance and ha		government assistance if ged it on Schedule I: Your I			Your exp	enses
, -		,						
4.		or home ownersh nd any rent for the		ses for your residence. In lot.	clude first mortgage	4.	\$	621.76
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		erty, homeowner's,	or renter's	s insurance		4b.	·	0.00
	•	•		upkeep expenses		4c.	·	0.00
		eowner's associati				4d.	·	0.00
5.	Additional r	mortgage payme	nts for yo	our residence, such as hon	ne equity loans	5.	\$	0.00

Debtor 1 Debtor 2	Drikman, Sonia & Martinez, Amancio Pinales	Case number (if known)	
6. Utili	ties:		
6a.	Electricity, heat, natural gas	6a. \$	150.00
6b.	Water, sewer, garbage collection	6b. \$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	267.00
6d.	Other. Specify:	6d. \$	0.00
. Foo	d and housekeeping supplies	7. \$	100.00
. Chil	dcare and children's education costs	8. \$	0.00
. Clot	hing, laundry, and dry cleaning	9. \$	40.00
0. Pers	sonal care products and services	10. \$	50.00
1. Med	lical and dental expenses	11. \$	0.00
Do r	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12. \$	120.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
4. Cha	ritable contributions and religious donations	14. \$	0.00
5. Ins u			
	not include insurance deducted from your pay or included in lines 4 or 20. Life insurance	15a. \$	0.00
	Health insurance	15b. \$	0.00
	Vehicle insurance	15c. \$	420.00
	Other insurance. Specify:	15d. \$	
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	13d. ψ	0.00
Spe	cify:	16. \$	0.00
	allment or lease payments: Car payments for Vehicle 1	17a. \$	745.00
	Car payments for Vehicle 2	17b. \$	715.00 555.00
	Other. Specify:	176. \$	
	Other. Specify:	17d. \$	0.00
	r payments of alimony, maintenance, and support that you did not report	· · <u></u> _	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 10		0.00
	er payments you make to support others who do not live with you.	\$	0.00
Spe	cify:	19.	
	er real property expenses not included in lines 4 or 5 of this form or on 5		
20a.	Mortgages on other property	20a. \$	0.00
	Real estate taxes	20b. \$	0.00
	Property, homeowner's, or renter's insurance	20c. \$	0.00
	Maintenance, repair, and upkeep expenses	20d. \$	0.00
	Homeowner's association or condominium dues	20e. \$	0.00
1. O th	er: Specify:	21+\$	0.00
2. Calc	culate your monthly expenses		
	Add lines 4 through 21.	\$	3,038.76
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106	J-2 \$,
22c.	Add line 22a and 22b. The result is your monthly expenses.	\$	3,038.76
			5,55517.5
	culate your monthly net income.	22.5 ^ф	0.400.00
	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,100.00
23b.	Copy your monthly expenses from line 22c above.	23b\$	3,038.76
23c.	Subtract your monthly expenses from your monthly income.		
	The result is your monthly net income.	23c. \$	61.24
For e modi	you expect an increase or decrease in your expenses within the year after example, do you expect to finish paying for your car loan within the year or do you experification to the terms of your mortgage?		e or decrease because of a
	lo.		
Пγ	es Explain here:		

Schedule J: Your Expenses

page 2

Official Form 106J

Fill in this infor	mation to identify your	case:		
Debtor 1	Sonia Drikman			
	First Name	Middle Name	Last Name	_)
Debtor 2	Amancio Pinales			_
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT OF DIVISION	NEW YORK, MANHATTAN	_
Case number				
(if known)				☐ Check if this is an amended filing
Official Forr				
Declarat	tion About a	an Individual [Debtor's Schedule	S 12/15
, 	8 U.S.C. §§ 152, 1341, 1 n Below	519, and 3571.		
Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out bankruptcy form	s?
■ No				
☐ Yes. N	Name of person			ch Bankruptcy Petition Preparer's Notice, laration, and Signature (Official Form 119)
•	lty of perjury, I declare e true and correct.	that I have read the summar	y and schedules filed with this decla	aration and
X /s/ Sor	nia Drikman		X /s/ Amancio Pinales Ma	artinez
Sonia	Drikman ire of Debtor 1		Amancio Pinales Marti Signature of Debtor 2	
Date _	August 19, 2016		Date _August 19, 2016	

Fil	l in this inform	nation to identify your	case:								
Debtor 1		Sonia Drikman									
		First Name	Middle Name	Last Name							
-	btor 2 ouse if, filing)	Amancio Pinale First Name	s Martinez Middle Name	Last Name							
(Op	odoc II, IIIIIg)	T HOL Hamo									
Un	ited States Bar	nkruptcy Court for the:	DIVISION	OF NEW YORK, MANHATTAI							
	se number nown)			-	Check if this is an mended filing						
St Be	as complete a	of Financial		e filing together, both are ed	ankruptcy qually responsible for supply additional pages, write your i						
			rital Status and Where You	Lived Before							
1.	What is your current marital status?										
	MarriedNot mar	ried									
2.	During the last 3 years, have you lived anywhere other than where you live now?										
	 ■ No □ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. 										
	Debtor 1 Prior Address:		Dates Debtor 1 there	lived Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
3. stat					y property state or territory? o, Texas, Washington and Wis						
	■ No □ Yes. Ma	ke sure you fill out <i>Sch</i> e	edule H: Your Codebtors (Offic	cial Form 106H).							
Pa	rt 2 Explain	n the Sources of You	r Income								
4.	Fill in the tota	I amount of income you	nployment or from operating u received from all jobs and a lave income that you receive to	Il businesses, including part-t		ar years?					
	□ No										
	Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
For last calendar year: (January 1 to December 31, 2015)		•	■ Wages, commissions, bonuses, tips	\$32,408.00	☐ Wages, commissions, bonuses, tips	\$0.00					
			☐ Operating a business		☐ Operating a business						

Official Form 107

Drikman, Sonia & Martinez, Amai				ancio Pinales Case number (if known)						
	Debtor 1			·1			Debtor 2	Debtor 2		
				s of income Il that apply.	(befo	ss income ore deductions and asions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)	
/ January 1 to December 31 2017)				es, commissions, , tips		\$13,924.00	☐ Wages, combonuses, tips	missions,	\$2,000.00	
			☐ Opera	ating a business			Operating a	business		
5.	Include incother publicyou are filir List each s	c benefit payments; pag a joint case and yource and the gross	hether that incor pensions; rental ou have income t	me is taxable. Exam income; interest; diversely to the total to the total tota	ples of ovidends; gether, li	other income are ali money collected fro st it only once unde	mony; child support; om lawsuits; royalties	; and gamblin	rity, unemployment, and g and lottery winnings. I	
	☐ Yes.	Fill in the details.								
			Debtor 1		_		Debtor 2			
			Sources Describe	of income below.	each (befo	as income from a source ore deductions and asions)	Sources of inc Describe below.		Gross income (before deductions and exclusions)	
Pa	rt 3: List	Certain Payments	You Made Befo	ore You Filed for E	Bankrup	tcy				
δ.	□ No.	individual primarily to buring the 90 days ☐ No. Go to ☐ Yes List be credite payme * Subject to adjust Debtor 1 or Debto During the 90 days ■ No. Go to ☐ Yes List be	hor Debtor 2 ha for a personal, fa for a personal, fa before you filed line 7. elow each credito or. Do not include ents to an attorne ment on 4/01/19 or 2 or both hav before you filed line 7. elow each credito	as primarily consultantily, or household for bankruptcy, did or to whom you paid the payments for dorey for this bankruptcy and every 3 years are primarily consultantily for bankruptcy, did or to whom you paid	mer deb purpose. you pay a total o nestic su y case. after that mer deb you pay a total o	any creditor a total of \$6,425* or more in upport obligations, of the cases filed on outs. any creditor a total of \$600 or more and	or after the date of ad of \$600 or more?	nts and the to t and alimon justment.	otal amount you paid that y. Also, do not include	
			inkruptcy case.	, support obligations	s, sucii a	s criliu support ariu	allinony. Also, do no	t include payi	nents to an attorney for	
	Creditor's	s Name and Addres	SS	Dates of payme	nt	Total amount paid	Amount you still owe	Was this p	payment for	
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
		List all payments to a								
	Insider's	Name and Address		Dates of payme	nt	Total amount paid	Amount you still owe	Reason fo	or this payment	

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an

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	otor 1 otor 2 Drikman, Sonia & Martinez, Am	•	Cas	e number (if known)		
	insider? Include payments on debts guaranteed or cosiç	gned by an insider.				
	■ No□ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Pa	t 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury of and contract disputes.					
	No☐ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below No. Go to line 11.		erty repossessed, fo	reclosed, garnish	ed, attached, s	seized, or levied?
	Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property Explain what happene	a	Date		Value of the property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details. Creditor Name and Address				set off any am	ounts from your Amount
12	Within 1 year before you filed for bankrupt	cv. was any of your proper	erty in the nossessio	taken		t of craditors a
12.	court-appointed receiver, a custodian, or a		erty in the possessio	on or an assignee	TOI THE BEHEIN	i oi cieuliois, a
	■ No □ Yes					
Pai	t 5: List Certain Gifts and Contributions					
13.		tcy, did you give any gift	s with a total value o	of more than \$600	per person?	
	Gifts with a total value of more than \$600 person	per Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or cont		s or contributions wi	ith a total value o	f more than \$6	600 to any charity?
	Gifts or contributions to charities that total more than \$600 Charity's Name		u contributed	Dates contr	s you ibuted	Value
	Address (Number, Street, City, State and ZIP Code)					

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Filed 08/19/16 16-12390-scc Doc 1 Entered 08/19/16 15:41:55 Main Document Pa 38 of 56 Debtor 1 Drikman, Sonia & Martinez, Amancio Pinales Case number (if known) Debtor 2 or gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment or Amount of **Address** transferred transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Legal Services/\$1800 \$1,800.00 Shipkevich Law 65 Broadway # 508 New York, NY 10006-2538 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment or Amount of Address transferred transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details. Person Who Received Transfer Description and value of Date transfer was Describe any property or Address property transferred payments received or debts made paid in exchange Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Name of trust Description and value of the property transferred Date Transfer was made

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No

Name of site

Address (Number, Street, City, State and

Environmental law, if you

know it

Governmental unit

Date of notice

Address (Number, Street, City, State and ZIP Code)

Yes. Fill in the details.

16-12390-scc Entered 08/19/16 15:41:55 Pa 40 of 56 Debtor 1 Drikman, Sonia & Martinez, Amancio Pinales Case number (if known) Debtor 2 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and know it Address (Number, Street, City, State and ZIP Code) ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation ■ No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed M Power Window Tint Wrap **Vehicle Customization** EIN: 141 Saw Mill River Rd From-To Elmsford, NY 10523-1918 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. п Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Sonia Drikman /s/ Amancio Pinales Martinez Sonia Drikman **Amancio Pinales Martinez** Signature of Debtor 2 Signature of Debtor 1 Date August 19, 2016 Date August 19, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Main Document

Official Form 107

Doc 1

Filed 08/19/16

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Debtor 1 Debtor 2	Drikman, Sonia & Martinez, Amancio Pinales	Case number (if known)	
Did you pa ■ No	y or agree to pay someone who is not an attorney to help you fill out bar	nkruptcy forms?	

☐ Yes. Name of Person_____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107

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Fill in this infor	mation to identify your	case:		
Debtor 1	Sonia Drikman			
	First Name	Middle Name	Last Name	
Debtor 2	Amancio Pinales			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	SOUTHERN DIST	TRICT OF NEW YORK, MANHATTAN	
Coop number				
Case number _				☐ Check if this is an
				amended filing
you have lease You must file this whiches the for If two married per and da Be as complete a write y	ever is earlier, unless them eople are filing together ate the form. and accurate as possibly our name and case nur	ur property, or and the lease has no ithin 30 days after y e court extends the in a joint case, bot le. If more space is nber (if known).		creditors and lessors you list on properties.
	our Creditors Who Have tors that you listed in Pa		Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the
information be	elow.			•
Identify the cr	reditor and the property t	hat is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
			Source a dept:	as exempt on ochequie C?
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	-
			Retain the property and enter into a <i>Reaffirmation</i>	☐ Yes
Description of	f		Agreement.	
property			☐ Retain the property and [explain]:	
securing debt:	:			<u> </u>
On Prode				
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	□Yes

Official Form 108

Creditor's

Description of

securing debt:

Description of

securing debt:

property

Creditor's

name:

property

☐ Surrender the property.

Agreement.

Agreement.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

☐ Retain the property and [explain]:

 \square Retain the property and enter into a Reaffirmation

☐ No

☐ Yes

☐ No

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	otor 1 otor 2 Drikman ,	Sonia & Martinez, Amancio Pina	Case number (if known)	
n	ame:		☐ Retain the property and redeem it. ☐ Retain the property and enter into a <i>Reaffirmation</i>	☐ Yes
D	Description of		Agreement.	
р	roperty		Retain the property and [explain]:	
S	ecuring debt:			_
or a	any unexpired person pe	Do not list real estate leases. Unexpir	Schedule G: Executory Contracts and Unexpired ed leases are leases that are still in effect; the leasted does not assume it. 11 U.S.C. § 365(p)(2).	
Des	scribe your unexpi	red personal property leases		Will the lease be assumed?
Less	sor's name:	BMW Financial Services		□ No
				Yes
	scription of leased perty:	2015 BMW 328i with 28,000 mile	es on it.	
Part	t 3: Sign Below			
		ry, I declare that I have indicated my in t to an unexpired lease.	ntention about any property of my estate that seco	ures a debt and any personal
X	/s/ Sonia Drikm	nan	X /s/ Amancio Pinales Martinez	
	Sonia Drikman		Amancio Pinales Martinez	
	Signature of Debte	or 1	Signature of Debtor 2	
	Date Augus	at 19. 2016	Date August 19, 2016	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Southern District of New York, Manhattan Division

In r	Drikman, Sonia & Martinez, Amancio Pinales	;	Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATT	ORNEY FOR I	DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation o	g of the petition in bankrupt	cy, or agreed to be pai	d to me, for services	
	For legal services, I have agreed to accept		\$	1,800.00	
	Prior to the filing of this statement I have received			1,800.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comper firm.	ensation with any other person	on unless they are men	mbers and associates	of my law
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				law firm. A
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all asp	ects of the bankruptcy	case, including:	
	a. Analysis of the debtor's financial situation, and renderb. Preparation and filing of any petition, schedules, statec. Representation of the debtor at the meeting of creditord. [Other provisions as needed]	ement of affairs and plan whi	ich may be required;	-	kruptcy;
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the follow	ing service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement	for payment to me for	representation of the	debtor(s) in
	August 19, 2016	/s/ Irene Costell	0		
7	Date	Irene Costello			
		Signature of Attori Shipkevich Law			
		65 Broadway # : New York, NY 1			
		icostello@shipk	evich.com		
		Name of law firm		<u> </u>	

16-12390-scc Doc 1 Filed 08/19/16 Entered 08/19/16 15:41:55 Main Document Pg 45 of 56 United States Bankruptcy Court Southern District of New York, Manhattan Division

IN RE:		Case No
Drikman, Sonia & Martinez, An	nancio Pinales	Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREDITO	R MATRIX
The above named debtor(s) her	reby verify(ies) that the attached matrix listing	ng creditors is true to the best of my(our) knowledge.
Date: August 19, 2016	Signature: /s/ Sonia Drikman	
	Sonia Drikman	Debtor
Date: August 19, 2016	Signature: /s/ Amancio Pinales Mart	tinez
2 a.c. <u>g </u>	Amancio Pinales Martine	

Ally Bank
Payment Processing Center
PO Box 9001951
Louisville, KY 40290-1951

Amex PO Box 297871 Fort Lauderdale, FL 33329-7871

Amex Correspondence PO Box 981540 El Paso, TX 79998-1540

Bank of America NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012

Bk of Amer PO Box 982238 El Paso, TX 79998-2238

BMW Financial Services 5550 Britton Pkwy Hilliard, OH 43026-7456

Capital One PO Box 30285 Salt Lake City, UT 84130-0285 Capital One Bank USA N 15000 Capital One Dr Richmond, VA 23238-1119

Chase Card PO Box 15298 Wilmington, DE 19850-5298

Chase Card Services Attn: Correspondence Dept PO Box 15298 Wilmington, DE 19850-5298

Citi PO Box 6241 Sioux Falls, SD 57117-6241

Citibank Citicorp Cr Srvs/Centralized Bankruptcy PO Box 790040S Louis, MO 63129

Comenitycb/alphaeonvis Comenity Bank PO Box 182125 Columbus, OH 43218-2125

Comenitycb/alphaeonvis PO Box 182120 Columbus, OH 43218-2120 Equifax PO Box 740256 Atlanta, GA 30374-0256

Experian PO Box 4500 Allen, TX 75013-1311

First Source Advantage 205 Bryant Woods S Amherst, NY 14228-3609

Lending Club Corp 71 Stevenson St Ste 300 San Francisco, CA 94105-2985

Synchrony Bank ATTN: Bankruptcy PO Box 103104 Roswell, GA 30076-9104

Transunion
TransUnion LLC Consumer Dispute Center
PO Box 2000
Chester, PA 19022-2000

Debtor 1	Sonia Drikman	
Debtor 2 (Spouse, if filing)	Amancio Pinales M	artinez
United States Bankruptcy Court for the:		Southern District of New York, Manhattan Division
Case number (if known)		

Check one box only a	as	directed	in	this	form	and	in	Form
122A-1Supp:								

- 1. There is no presumption of abuse
- 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

Column B

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

- 1. What is your marital and filing status? Check one only.
 - □ Not married. Fill out Column A, lines 2-11.
 - Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
 - ☐ Married and your spouse is NOT filing with you. You and your spouse are:
 - Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
 - □ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Column A

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

		Debtor 1	Debtor 2 or non-filing spouse
2.	Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 258.33	\$ 258.33
3.	Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$	\$
4.	All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in Do not include payments you listed on line 3	n. \$0.00_	\$0.00_
5.	Net income from operating a business, profession, or farm		
	Debtor 1		
	Gross receipts (before all deductions) \$ 8,728.57		
	Ordinary and necessary operating expenses -\$ -9,081.55		
	Net monthly income from a business, profession, or farm \$\$ Copy here ->	\$352.98	\$
6.	Net income from rental and other real property		
	Debtor 1		
	Gross receipts (before all deductions) \$0.00		
	Ordinary and necessary operating expenses -\$0.00		
	Net monthly income from rental or other real property \$ Copy here ->	\$ 0.00	\$
7.	Interest, dividends, and royalties	\$	\$ 0.00

Debtor 1 Debtor 2

Drikman, Sonia & Martinez, Amancio Pinales

Case number (if known)

				Colum Debto		Column B Debtor 2 o non-filing		
8.	Unemployment compensation			\$	0.00	\$	0.00	
	Do not enter the amount if you contend that the amount resocial Security Act. Instead, list it here:	ceived was a benefit	under the	:				
	For you\$		0.00					
	For your spouse \$		0.00					
9.	Pension or retirement income. Do not include any amounder the Social Security Act.	unt received that was	a benefit	\$	0.00	\$	0.00	
10.	Income from all other sources not listed above. Specinot include any benefits received under the Social Security a victim of a war crime, a crime against humanity, or internal of the sources on a separate page and put	Act or payments re ational or domestic t	ceived as		0.00	¢	0.00	
	•			\$	0.00	\$	0.00	
	Table and the second se			»—	0.00	\$	0.00	
	Total amounts from separate pages, if any.		+	<u> </u>	0.00	\$	0.00	
11.	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the total		\$	-94.6	55 + \$ _	258.33	Total c	163.68
Part	2: Determine Whether the Means Test Applies to	You					income	ŕ
12	Calculate your current monthly income for the year.	Follow these steps:	,					
	12a. Copy your total current monthly income from line 1	•			Copy line 11	here->	\$	163.68
					COPY IIIIC 11	11010-2		
	Multiply by 12 (the number of months in a year)						x 1	2
	12b. The result is your annual income for this part of the for	orm				12b	o. \$	1,964.16
13.	Calculate the median family income that applies to yo	ou. Follow these step	os:					
	Fill in the state in which you live.	NY						
	Fill in the number of people in your household.	2						
	Fill in the median family income for your state and size o To find a list of applicable median income amounts, go o form. This list may also be available at the bankruptcy cle	nline using the link			parate instruc		\$6	2,451.00
14.	How do the lines compare?							
	14a. Line 12b is less than or equal to line 13. On Go to Part 3.	the top of page 1, o	check box	1T,here is	s no presump	tion of abuse.		
	14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	page 1, check box	2T,he pres	umption	of abuse is de	etermined by F	orm 122A-	2.
Part	3: Sign Below							
	By signing here, I declare under penalty of perjury that	at the information on	this state	ment and	d in any attach	ments is true a	nd correct	
	X /s/ Sonia Drikman	х	/s/ Ama	ancio P	inales Mar	tinez		
	Sonia Drikman				ales Martine	ez		
	Signature of Debtor 1	Data	Signatur					
	Date August 19, 2016 MM / DD / YYYY	Date	Augus MM / DE					
	If you checked line 14a, do NOT fill out or file Form	122A-2.	.,					
	If you checked line 14b, fill out Form 122A-2 and file	e it with this form.						

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. $_{\rm B201B~(FoTn}^{-1}6_{\overline{2}0}^{-1}2_{\overline{1}8}^{-3}9_{\overline{2}0}^{-5}scc$

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Main Document

Pg 55 of 56 United States Bankruptcy Court Southern District of New York, Manhattan Division

IN RE:	Case No
Drikman, Sonia & Martinez, Amancio Pinales	Chapter 7

Debtor(s)	•		
	NOTICE TO CONSUMER DEBTOR(S) OF THE BANKRUPTCY CODE		
Certificate of [Non-At	torney] Bankruptcy Petition Preparer		
I, the [non-attorney] bankruptcy petition preparer signing to notice, as required by § 342(b) of the Bankruptcy Code.	he debtor's petition, hereby certify that I delivered to	the debtor the attached	
Printed Name and title, if any, of Bankruptcy Petition Prep Address:	petition preparer is the Social Security principal, responsib the bankruptcy peti	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
X		J.C. § 110.)	
Cert	ificate of the Debtor		
I (We), the debtor(s), affirm that I (we) have received and	read the attached notice, as required by § 342(b) of t	he Bankruptcy Code.	
Drikman, Sonia & Martinez, Amancio Pinales	X /s/ Sonia Drikman	8/19/2016	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X /s/ Amancio Pinales Martinez	8/19/2016	
	Signature of Joint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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16-12390-scc Doc 1 Filed 08/19/16 Entered 08/19/16 15:41:55 Main Document Pg 56 of 56 United States Bankruptcy Court Southern District of New York, Manhattan Division

IN RE:	Case No	
Dulleman Cania & Martines Amenaia Dinales	Chapter 7	

<u>Drikman, Sonia</u>	a & Martinez, Amancio Pinales Chapter 7	
	Debtor(s)	
	CERTIFICATE OF COMMENCEMENT OF CASE	
I certify that on	n,	
\checkmark	the above named debtor filed a petition requesting relief under chapter	;
	a petition was filed against the above named debtor under chapter of the Bankruptcy Code (title 11 of the United States Code), and	;
\checkmark	that as of the date below the case has not been dismissed.	
	Clerk of the Bankruptcy Court	

Ву: _

Deputy Clerk

Dated: _____